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**Form 410** 

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Jessica M Yon Debtor(s) Bankruptcy Case No.: 16–70301–JAD Doc. #75 Chapter: 13 Docket No.: 76 – 75

Concil. Conf.: August 2, 2018 at 09:00 AM

### **ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **July 2, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

### OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **July 16, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **August 2, 2018** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: May 17, 2018 <u>Jeffery A. Deller</u>

cm: All Creditors and Parties In Interest

United States Bankruptcy Judge

## INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee P.O. Box 84051 Chicago, IL 60689–4002

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United States Bankruptcy Court
Western District of Pennsylvania

In re: Jessica M Yon Debtor Case No. 16-70301-JAD Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7 User: skoz Page 1 of 2 Date Rcvd: May 17, 2018 Form ID: 410 Total Noticed: 41

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 19, 2018.
                  +Jessica M Yon, 132 Mountain Ave., Hollidaysburg, PA 166
+Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
+Aes/M & T Bank, Po Box 61047, Harrisburg, PA 17106-1047
db
                                                                  Hollidaysburg, PA 16648-3001
14217101
14217102
                 +Aes/Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
+BYL Collection Services, LLC, P.O. Box 569, Malvern, PA 19355-0569
++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
14217103
14217106
14217107
                   (address filed with court: Capital One Bank Usa N,
                                                                                    15000 Capital One Dr,
                     Richmond, VA 23238)
                  ++COLLECTION SERVICE CENTER INC,
                   +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 (address filed with court: Collection Service Cen, Po Box 14931, Pittsburgh, PA 15234)
14217111
                    Capital One Bank (USA), N.A., PO Box 71083,
                                                                               Charlotte, NC 28272-1083
14226496
                    Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14280245
                   +Cb/Pier1, Po Box 182789, Columbus, OH 43218-2789
14217108
                   +Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940
+Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
+Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837
14217114
14217115
                   +Credit Protection Asso, 13355 Noel Rd Ste 2100, +ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14217117
14632327
14217122
                   +Michelle McKeirnan, LPC, 424 Allegheny St., Suite 103,
                                                                                             Hollidaysburg, PA 16648-2014
                   +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
+Rec Mgt Grp, 2901 University Av #29, Columbus, GA 31907-7601
+Target Corporation Recovery Services, P.O. Box 30171, Tampa, FL 33633-0001
14226999
14217127
14217128
                   +UPMC Altoona, PO Box 382059, Pittsburgh, PA 15250-0001
+UPMC Altoona, 620 Howard Avenue, Altoona. PA 16601-4804
14217129
                  +UPMC Altoona, 620 Howard Avenue, Altoona, PA 16601-4804

+UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

+UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

+US Department of Education, PO Box 777, Winooski, VT 05404-0777
14217130
14217131
14217132
14228704
                                              Po Box 777,
                                                                Winooski, VT 05404-0777
14217133
                   +Vsac Federal Loans,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  +E-mail/Text: electronicbkydocs@nelnet.net May 18 2018 01:55:56
                     U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201,
                                                                                                              LINCOLN, NE 68508-1911
14217104
                   +E-mail/Text: bankruptcy_notifications@ccsusa.com May 18 2018 01:56:34
                     AllState Insurance Company,
                                                          Payment Processing Center,
                                                                                             P.O. Box 55126,
                     Boston, MA 02205-5126
                   +E-mail/Text: ACF-EBN@acf-inc.com May 18 2018 01:55:11
14217105
                                                                                            Atlantic Credit and Finance, Inc.,
                     2727 Franklin Road SW, Roanoke, VA 24014-1011
14217109
                   +E-mail/Text: bk.notifications@jpmchase.com May 18 2018 01:55:24
                                                                                                        Chase Auto Finance,
                     P.O. Box 78050, Phoenix, AZ 85062-8050
                   +E-mail/Text: bankruptcy_notifications@ccsusa.com May 18 2018 01:56:34
14217113
                     Credit Collection Services, 725 Canton Street,
                                                                                     Norwood, MA 02062-2679
14217116
                   +E-mail/Text: abovay@creditmanagementcompany.com May 18 2018 01:56:14
                    Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
E-mail/Text: bk.notifications@jpmchase.com May 18 2018 01:55:24 JPMorgan Chase Bank N.A.,
14258496
                   National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505 +E-mail/Text: bnckohlsnotices@becket-lee.com May 18 2018 01:55:18 Kohls/Capone,
14217118
                     N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14225638
                    E-mail/PDF: resurgentbknotifications@resurgent.com May 18 2018 02:00:13
                     LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA,
                   Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 +E-mail/PDF: resurgentbknotifications@resurgent.com May 18 2018 02:01:10
14217120
                                                                                                                   Lyny Funding Llc,
                     Po Box 10497, Greenville, SC 29603-0497
                   +E-mail/Text: GenesisFS@ebn.phinsolutions.com May 18 2018 01:56:42
14217121
                                                                                                          Mabt - Genesis Retail,
                     Po Box 4499, Beaverton, OR 97076-4499
                   +E-mail/Text: Bankruptcies@nragroup.com May 18 2018 01:56:40
14217123
                                                                                                    National Recovery Agen,
                     2491 Paxton St, Harrisburg, PA 17111-1036
14217124
                   +E-mail/PDF: pa_dc_claims@navient.com May 18 2018 02:01:06
                                                                                                 Navient, Po Box 9655,
                     Wilkes Barre, PA 18773-9655
                    E-mail/PDF: pa_dc_claims@navient.com May 18 2018 02:00:08
14250077
                                                                                                 Navient Solutions, Inc.,
                     P.O. Box 9640, Wilkes-Barre, PA 18773-9640
                   +E-mail/PDF: cbp@onemainfinancial.com May 18 2018 01:59:59
14217125
                                                                                                 OneMain Financial,
                     302 Union Avenue, Altoona, PA 16602-3250
                   +E-mail/Text: mmyers@primary-health.net May 18 2018 01:55:13
14217126
                                                                                                    Primary Health Network,
                     P.O. Box 716, Sharon, PA 16146-0716
                   +E-mail/Text: electronicbkydocs@nelnet.net May 18 2018 01:55:56
14280691
                                                                                                       U.S. Department of Education,
                     C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
                                                                                                                   TOTAL: 17
```

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, N.A. 14217110 CMI-Community Medicine

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cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408 14632328\* +ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

14217112 ##+Convergent Healthcare Recoveries, Inc., P.O. Box 5435, Dept 0102,

Carol Stream, IL 60197-5435

14217119 ##+Lexington Anesthesia Assoc., 1701 12th Avenue, Suite G2, Altoona, PA 16601-3100
TOTALS: 2, \* 2, ## 2

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2018 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com
Kenneth P. Seitz on behalf of Debtor Jessica M Yon thedebterasers@aol.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4